

As I write my last Witness for Justice column, I wish for young people who are ready and willing to take up the leadership in the struggle for a world of peace with justice. I am reminded that there has been no viable struggle for justice and peace which did not include young people in the leadership in the last century and I am sure that will be true for this century as well. Young people were a part of the leadership in the civil rights struggle in the U.S., in the anti-apartheid struggle in South Africa, in the people power struggle in the Philippines, even in Tienanmen Square in China. We need young people willing to say war is not the answer, poverty is not the solution and racism can be no more and to do the difficult work of making such a world a reality. That may mean using old tried and true methods of protest like marches and demonstrations and letter-writing, and it might include new 21st century high-tech methods of protest driven by the internet. We need the energy and enthusiasm of young people in the work for peace and justice and my Christmas wish is that each one of us who are elders will mentor a young person to take the lead in this millennia-old struggle.

My third wish is for health care for every American. If there is one issue which can impact every one of us and which can be won in the next two years, I believe it is national health care. Simply put, the health care system is imploding all around us. Corporations large and small know it, labor unions know it, non-profit organizations know it, retirees know it, those 45 million Americans with no health care insurance know it, the medical profession knows it, and hospital administrators know it. Even the politicians know that the health care system we now have is not working for any group in America except possibly the insurance industry, but unless we DEMAND an immediate change, however, politicians will not do anything about it until it collapses around us. Maybe the total collapse of General Motors or maybe the influx of Asian bird flu into the U.S. with millions unable to afford treatment or maybe millions of retirees losing their promised health care benefits or millions of workers being required to pay higher and higher deductibles will be what propels the collapse of our present-day system, but my Christmas wish is that Americans demand that our nation come up with national health insurance before the system collapses not afterwards.

My wish is for a return of a value which seems to be disappearing from our landscape—the value of integrity. Integrity is a value which can only be earned through a life of honesty, fairness, forthrightness and a commitment to the common good of all humankind. It is a value which seems to be sorely lacking in government, in politics, in media, in business, even in religion. Integrity means standing up for what is right and just and true, no matter which way the winds of the world blow. It means speaking truth, not words of political spin. It means looking out not just for oneself, but for the whole community, especially those who are powerless and can't stand up for themselves. It means being willing to admit mistakes and to ask for forgiveness, knowing that we are all human and fallible. It means matching your words with your life. My Christmas wish is for an increase in integrity in our world.

My Christmas wish list this year is for health and wellness for every reader, for laughter and joy, for strength and comfort in the days ahead. In the words of the great American writer, Maya Angelou, "I wouldn't take nothing for the journey".

The struggle continues!!!

## REVERSE MORTGAGES TO HELP AMERICA'S SENIORS ACT

SPEECH OF

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 14, 2005*

Mrs. MALONEY. Madam Speaker, I rise in support of H.R. 2892, the Reverse Mortgages to Help America's Seniors Act.

By removing the cap on the number of these loans that HUD can guarantee, this bipartisan bill allows the program to grow with demand.

A reverse mortgage is a creative financing tool that allows seniors to take some of the equity out of their homes without having to sell the home, or take on a new monthly mortgage payment.

Because it allows seniors to remain in their homes and provides them an income, it has proved very popular. These funds can be used for the everyday demands that many seniors face and that can become particularly urgent for those surviving on a fixed income, such as paying off existing debts, paying health care expenses, or paying daily living expenses.

When the statutory cap of 150,000 loans was reached this spring, there was consternation that the program would be suspended even though it is a win-win: it makes money for taxpayers and benefits seniors.

As those events demonstrate, the cap serves no useful purpose and should be removed. There is no reason to deny seniors this benefit if they decide it works for them, especially since it makes substantial money for the government—almost \$40 million annually after the first year.

I urge my colleagues to vote for H.R. 2892 and make this financial tool available to any senior who wants to use it.

## CONFERENCE REPORT ON H.R. 1815, NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2006

SPEECH OF

**HON. BETTY MCCOLLUM**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Sunday, December 18, 2005*

Ms. MCCOLLUM. Mr. Speaker, I rise to express my support for H.R. 1815, the Department of Defense Authorization Act for Fiscal Year 2006.

Mr. Speaker, torture can never be tolerated. As a country that has historically stood for the promotion and strengthening of human rights, our government must not be allowed to blur the line, bend the rules or otherwise distort the truth on acts that are clearly degrading, inhumane and cruel. Senator JOHN MCCAIN's amendment to the Fiscal Year 2006 Defense Authorization, and subsequently Appropriations, bills, was overwhelming supported in the Senate, and had bipartisan support in the House. Regardless of who we are fighting, and regardless of how the war is going, as Americans, we must never allow ourselves to again be accused of torture. Torture destroys the lives of those who are its victims as well as the lives, moral authority and strength of those who commit such devastating acts or support them.

As a cosponsor of the Interrogation Procedures Act of 2005, H.R. 3985, which is identical to Senator MCCAIN's amendment, I am pleased that conferees were able to come to a good agreement in regard to Senator MCCAIN's amendment. This amendment deserved the utmost support and respect, and I believe that in the end, the conferees were able to incorporate a clear, unambiguous statement on the unacceptability of torture by the U.S. government and military.

As media reports of alleged torture and extraordinary rendition become increasingly common, and as reports continue of "secret" CIA prisons operated throughout Eastern Europe, I am extremely pleased that the Administration has finally, publicly supported the MCCAIN ban on torture. I was appalled earlier this month, and in November, to hear of Vice President CHENEY's lobbying of Members of Congress to have this provision stripped, arguing that the provision would restrict the "flexibility" of the intelligence and military communities to wage an "effective" war against terror.

With this conference report, the United States has made a clear, unambiguous, and strong statement condemning torture and outlawing its use by any U.S. military personnel or on any U.S. facility in the world. This is to be greatly commended and I thank my colleagues for their support of this provision.

## WELCOMING THE KOREA INTERNATIONAL TRADE ASSOCIATION TO WASHINGTON

**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 22, 2005*

Mr. TOWNS. Mr. Speaker, the Korea International Trade Association (KITA), which has had offices in New York City since 1967, is expanding its presence in the United States by opening up a major office in the Nation's Capital.

Founded in 1946 with 105 members, KITA now represents more than 80,000 Korean businesses seeking to sell their products and services overseas, and in turn buying products and services from foreign countries.

Mr. Andy Mun, the president of KITA's branch in the United States, has said that having a presence in Washington will be important now that South Korea and the United States are engaged in negotiations to create a U.S.-Korea Free Trade Agreement.

In order to create a more prominent profile in Washington, DC, the Korea International Trade Association has purchased a building at 1660 L Street, NW., in the heart of the bustling commercial center of the city. While KITA will occupy several floors of the building, which will be designated the Washington Hankook Center, the rest will be used by American companies, law firms, non-profit groups, trade associations, and business consultants. The building is part of KITA's effort to build trade centers around the globe. In fact, KITA participates in the World Trade Centers Association, which has more than 300 members in 101 countries. It works closely with virtually all World Trade Centers to promote trade by providing facilities and services on a reciprocal basis.

In addition, to promote bilateral economic cooperation, KITA sponsors the Korea-U.S. Economic Council, the Korea-Japan Industry